

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Jeffrey R. Dryden,

Debtor.

Jeffrey R. Dryden,

Movant,

v.

Ronda J. Winnecour, Esq. (Trustee),

Respondent.

)
)
) Bankruptcy No.: 16-22099-GLT
) Chapter 13

) Related to Docket No. 108
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STIPULATION AND ORDER OF COURT

AND NOW, comes the debtor, Jeffrey R. Dryden, by and through his undersigned Counsel, and the Chapter 13 Trustee, by and through her undersigned Counsel, and stipulate and agree as follows:

RECITALS

WHEREAS, the Debtor completed his chapter 13 plan and is waiting for a hearing on the Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements filed at docket no. 98;

WHEREAS, the Debtor's vehicle, a paid-in-full 2008 Toyota Highlander, was recently totaled in an automobile accident;

WHEREAS, the purchase of a replacement vehicle is imperative for the Debtor travel back and forth to work;

WHEREAS, the Debtor and the Chapter 13 Trustee seek to enter into this Stipulation.

NOW THEREFORE, the Debtor, through Counsel, and the Chapter 13 Trustee, through Counsel, hereby stipulate and agree as follows:

1. The Debtor is permitted to apply for post-petition vehicle financing.

2. Lender agrees to advance funds to the Debtor/Movant in an amount *not to exceed* \$25,000.00. This advance is intended solely for the Debtor/Movant to purchase a replacement vehicle.
3. Financing will bear interest at an annual percentage rate of *no higher* than 21.00% percent, with the loan amortized over no longer than a seventy-five (75) month period.
4. To secure the loan financing, the Lender will obtain a security interest in the new vehicle purchased by the Debtor/Movant.

SO ORDERED:

Dated: September 21, 2021


HON. GREGORY L. TADDONIO
United States Bankruptcy Judge

Stipulated and agreed to by:

Counsel for the Debtor:

/s/ Matthew M. Herron
Matthew M. Herron, Esq.
PA ID No.: 88927
The Debt Doctors, LLC
607 College Street, Suite 101
Pittsburgh, PA 15232
(412) 395-6001
mmh@thedebtctors.com

Counsel for the Chapter 13 Trustee:

/s/ Owen W. Katz
Owen W. Katz, Esq.
PA ID No.: 36473
Attorney for the Chapter13 Trustee
US Steel Tower, Suite 3250
600 Grant Street
Pittsburgh, PA 15219
(412) 471-5566
okatz@chapter13trusteedpa.com

In re:
Jeffrey R. Dryden
Debtor

Case No. 16-22099-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 21, 2021

User: dpas
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2021:

Recip ID	Recipient Name and Address
db	+ Jeffrey R. Dryden, 555 3rd Street, Butler, PA 16001-4524

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2021 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
James A. Prostko	on behalf of Creditor Freedom Mortgage Corporation jprostko@c-vlaw.com jamesprostko@gmail.com
Jeremy J. Kobeski	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com mcupecc@grenenbirsic.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors at Quatrini Rafferty mmh@thedebtctors.com

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Page 2 of 2

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hgs@thedebtctors.com;alb@thedebtctors.com

Matthew M. Herron

on behalf of Debtor Jeffrey R. Dryden mmh@thedebtctors.com hgs@thedebtctors.com;alb@thedebtctors.com

Matthew M. Herron

on behalf of Attorney The Debt Doctors LLC mmh@thedebtctors.com, hgs@thedebtctors.com;alb@thedebtctors.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 11